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Superior Quality, Grey, Pink and Blue.

I am now furnishing the new United States Post Office in Richmond with granite the beauty and quality of which was passed upon by government engineers and experts before contract was awarded.

**BEDFORD GRANITE
BEDFORD FACILITIES
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THE BEST

A. C. BEDFORD,

Contractor and Quarry Proprietor.

Office, 1014 E. Main Street, Richmond, Va.

QUARRIES:

Butterworth,
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YARDS:

Hermitage Road, on R., F.
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Builders of Special Machinery

Castings up to Twenty
Tons

Heavy Machinery
Repairs

CORRESPONDENCE SOLICITED.

Richmond Iron Works Corporation

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It is Just as Necessary to Cover Your Pipes as to Cover Your House



So far as preventing waste is concerned. Because unprotected pipes leak out steam like water pouring down your roof, and the result is that you pay for many tons of coal each winter that you never get any benefit from.

Let us cover your pipes with Asbestos Covering and thereby eliminate all waste.

Southern Pipe Covering Co.
Richmond, Virginia

Shelton's Patent "Ajax" Turbine

"The Twentieth Century Water Wheel."
The Greatest Power
The Highest Speed.
The Highest Efficiency.
As superior to all that has gone before as the electric light is to the tallow candle of our fathers.
Write for Booklet A.

Shelton Water-Wheel & Machine Company,
Richmond, Va.

We are well fitted to execute your orders for
MACHINE WORK
either REPAIRS or the building of NEW MACHINERY. We operate a modern MACHINE SHOP, equipped with modern tools, operated by competent men. We will send men anywhere to repair or install machinery.

Stratton & Bragg Co.,
Petersburg, Va.,
Machinists and Engineers,
Machinery, Engines, Boilers, Mill
Supplies, Iron and Brass
Castings.

W. E. Carle TINNING, PLUMBING and HEATING.

Prompt attention given to repair work. Call Monroe 903.

1641 W. Broad Street.

Nevado White Lead

MANUFACTURED BY
W. S. Tanner Paint Company,
1303 East Main
and
7 South Thirteenth Street

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GASOLINE ENGINES
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PETERSBURG, VA.

The Confederate Museum
TWELFTH AND CLAY STREETS
OPEN 9 A. M. TO 5 P. M.
ADMISSION 25c. FREE ON SATURDAY.

Printing

Our prices are consistent with the grade of work we produce, from the highest class of booklets to the simple job, to all of which we give our best efforts.

Whittet & Shepperson
11-15 N. Eighth St., Richmond, Va.

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Smoothing Irons and Desk Lamps
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Slakes perfectly—holds its own—will not pip on walls.

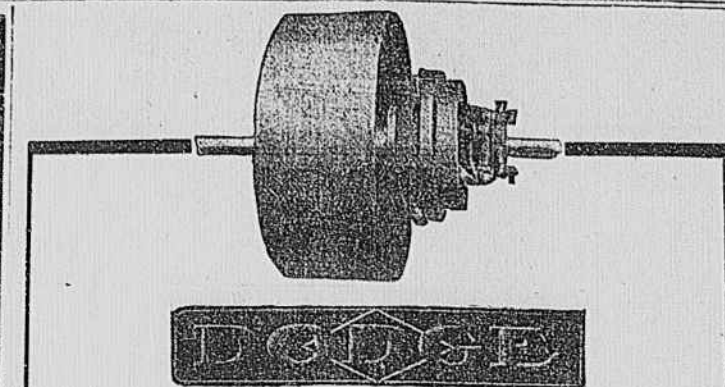
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Patentability. Guide Book. New List Inventions Wanted and Prices offered for Inventions sent free. Patents advertised free.
VICTOR J. EVANS & CO., WASHINGTON DC

THE SOUTHLAND DAIRY INDUSTRY

(Continued From First Page.)

type of silo is now being built whenever possible. Reports on twenty concrete silos built during the past two years show that the average cost per ton capacity was \$2.35, while the average cost of fifty-seven stave silos was \$1.50 per ton capacity. One dairyman reports that in two seasons his silo has saved him at least \$2,000 above its cost. A circular giving directions for building concrete silos has been prepared for publication.

"Twenty-nine new barns and ten new dairy houses were built during the past year, and twelve old barns were remodeled.



SPLIT FRICTION

QUALITY CLUTCH SERVICE

THIS clutch long ago became a leader in factory economics and in safeguarding life and property. Being split, it is easily erected without disturbing other equipment in place, saves power, controls departments independently, is dependable and never outlives its usefulness. The sleeve feature permits its use in combination with pulleys, gears, sheaves, etc.

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SMITH-COURTNEY COMPANY
Mill and Factory Supplies and Machinery RICHMOND VIRGINIA

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VIRGINIA.

Incorporated 1832.

January 1, 1910.

Assets \$1,557,761.68
Capital 250,000.00
Net Surplus 569,929.61
Surplus to Policyholders 819,929.61

WM. H. PALMER, President. W. H. MCCARTHY, Secretary.
E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas.
DIRECTORS:
WM. H. PALMER, D. O. DAVIS, J. JORDAN LEAKE,
E. B. ADDISON, N. W. BOWE, W. H. PALMER, Jr.

proving the milk supplies of twenty cities, the score system of inspection being used."

Cremeries and Creameries.

Assistance has been given in the organization of creameries in some of the States, notably North Carolina, but the government takes no stock in the fellows who go around to organize companies and build creameries in sections that are not yet ready to maintain such a plant, having not yet raised the cows to give the milk to keep a creamery supplied with the necessary stock to make it pay. Of course, the only object these fellows have in sight is the sale of the costly equipment for the plant.

The report of the chief says these "creamery promoters" have been quite active the past year in Virginia and the other Southern States named, and this warning is given: "There are but few localities in these States where dairying is as yet sufficiently developed to make it possible to operate a creamery with success, hence the dairy division tries to discourage such enterprises where local conditions are such that they cannot succeed. Whenever the conditions are reasonably favorable all possible assistance is given in organizing creameries and getting the work properly started."

Teaching the Dairy Business.

Speaking further of the work of Uncle Sam's dairy experts in the field, the report says:

"Assistance was given by field men at thirteen fairs. At each of these a butter contest was held. A small exhibit of plans of dairy buildings was made, and publications on various dairy subjects were distributed.

"At a number of the fairs working dairies were conducted by the field men. A twelve-month butter contest was conducted in North Carolina. Thirty dairymen entered, nineteen remained to the close. One hundred and six agriculture meetings were attended by the field workers, and seven short courses of dairy instruction of from three to six days were given.

"During the year three new dairy and live stock associations were organized, and meetings were held with six associations organized the previous year.

Now, that is doing pretty well for Uncle Sam, exceedingly well, and the people ought to not only take advantage of the help offered freely, but encourage and uphold the helpers. Uncle Sam never sends out experts unless they are indeed experts, and as for that matter, Virginia sends no blockheads out to instruct farmers and dairymen. Hence the agents of the government and of the State ought always to be received with open arms. It is not always the fact that they are so received in the back country, and more is the pity.

REAL ESTATE AND BUILDING NEWS

(Continued From First Page.)

600 to increase the capacity of its plant for manufacturing chemicals. Ferndale Coal Co., Huntington, W. Va., was incorporated with \$100,000 capital stock to develop coal lands.

Schoon-Porter Fertilizer Co., Atlanta, Ga., is having plans prepared for the erection of a plant to replace

able to locate, were made by two other firms. Indeed, people away from here have heard what a good thing Richmond dirt really is.

Ruchmond & Bowles last week sold to a corporation composed, it is said, of Richmond and New York capitalists the Otterburn Springs property, including the hotel and furniture, situated in Amelia county, about thirty miles from Richmond. It is understood that the corporation will enlarge and improve the hotel at once and make the Otterburn a real summer resort, and will have it ready for business the coming summer.

Suburban Building Notes.
People who are building homes in the suburbs are now rushing the contractors, so that the said homes will be good and ready for occupancy as soon as the first hot spell swoops down on the city, or a little bit sooner, if possible.

Notwithstanding the recent bad weather building continues active in the progressive suburb of Ginter Park. R. C. Wright has just started a home on Seminary Avenue near the Union Theological Seminary, and a home for S. L. Lindsay near Laburnum Avenue. O. C. Peers will complete his home in the park during the early spring, and Mrs. E. D. B. Garnett will build at once on a lot owned by her on Chamberlayne Avenue next to C. C. Cottrell.

The prospect for building in this suburb is said to be most encouraging for this season, and the park expects to have one of its best building years.

Changes in Firms.
The real estate firm of Vaughan & Williams has been dissolved, L. M. Vaughan, the senior member of the concern, having sold his interest to his former partners, and the concern now becomes Williams & Cease, composed of J. W. Williams and G. M. Cease, who remain at the old stand, Tenth and Bank Streets, and will continue the business. Some other changes in firms have been noted, and it is said that there are others yet to come. This is the season for just such changes.

L. M. Vaughan, who for the past several years has been the senior member of the firm of Vaughan & Williams, has opened a real estate office at Eleventh and Main Streets, occupying handsomely fitted up rooms over the Crenshaw Clear Store. Mr. Vaughan will do a rental business, loan money on real estate, etc., but his specialty will be the handling of city and suburban property, and with excellent facilities he is in a position to handle it well. The style of the concern is Vaughan & Co.

NEW INDUSTRIES OF THE PAST WEEK

(Continued From First Page.)
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Life Insurance Company of Virginia

Incorporated as a Stock Company in 1871

Oldest - Largest - Strongest

Southern Life Insurance Company

Progressive - Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as Safety Will Permit, and Their Values Are Absolutely Guaranteed.

Insurance in Force December 31, 1910, \$72,440,374.00
Assets December 31, 1910, 6,328,704.57
Capital and Surplus December 31, 1910, 1,222,008.55
Payments to Policyholders Since Organization, 10,786,598.97

JOHN G. WALKER, President

National Bank of Virginia

Capital, \$1,200,000

Surplus, \$600,000

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ACCOUNTS SOLICITED.

3% Interest Paid in Savings Department.

J. M. CULBRETH

Consulting Accountant,
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COMMERCIAL,
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AUDITING AND INVESTIGATING

910 Mutual Building,
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Whether you have
A DOLLAR
or
A THOUSAND

to deposit, we want your business. We are not waiting for business to come to us, just because we have superb facilities for handling it. We are willing to go more than half-way. We are looking for

NEW BUSINESS.

American National Bank,

Richmond, Va.

the one recently burned at a loss of \$120,000; new capacity will be 15,000 to 20,000 tons annually.

Guyana Lumber Co., Herndon, W. Va., was incorporated with \$200,000 capital stock to manufacture lumber and develop timber lands.

Campbell's Creek Coal Co., Charleston, W. Va., plans doubling its present annual output of 275,000 tons of coal by opening a new mine and installing the necessary machinery at a cost of about \$150,000.

ENLARGING FACILITIES.

Southern Transportation Co., of Philadelphia, increasing fleet to Virginia Waters. The Southern Transportation Company, of Philadelphia, which has offices in this city and does big business in Virginia, has increased its authorized capital stock to \$1,000,000 and is planning to make many additions to its already large fleet of barges and tugboats. Only recently quite a number of new tugs and barges were put on the line for special trade between Philadelphia and the various ports of Maryland, Virginia and North Carolina, and this material improvement or extension is a guarantee of even better service to shippers than heretofore. The Richmond office is Nos. 625-627 American Bank Building.

Mechanics and Merchants Bank,

(Washington Ward)

Offers to Depositors 3 Per Cent. on Savings, Protected by Conservative and Careful Management.

Offers to Borrowers Liberal and Considerate Treatment

Capital \$ 50,000 00
Surplus and Undivided Profits 63,500 00
Deposits 600,000 00
Resources \$713,500 00

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H. C. BEATTIE Vice-President
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Do a General Banking Business

And solicit your business and personal accounts. Deposits subject to check. \$1.00 and upward received. Interest allowed—3 per cent. compounded semi-annually.

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Phones Nos. 43 and 7324.
Members New York Stock Exchange,
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E. A. BARBER & CO.,
ACCOUNTING, AUDITING,
ORGANIZING, SYSTEMATIZING
215 Mutual Building,
Richmond, Va.

YOUNG MAN REMEMBERED

PROMISE MADE IN YOUTH

[Special to The Times-Dispatch.]

Harrisonburg, Va., January 14.—Ten years ago Claud Lineweaver, aged ten, told his little sweetheart of eight summers that when he got to be twenty years old he would marry her. The little girl said yes; and then forgot the promise. A few years later Claud went West with his father to Leavenworth, Kan. "Remember, when I am twenty, yes, twenty," were the last words Claud said to his child sweetheart.

Last Tuesday was Claud's twentieth birthday. At the Reformed parsonage in Woodstock, Shenandoah county, Miss Margaret Smoot, daughter of Mr. and Mrs. Perry Smoot, became the bride of Claud E. Lineweaver, of Leavenworth, Kan. Claud kept his promise.

Amateurs Break Open Safe. [Special to The Times-Dispatch.]

Roanoke, Va., January 14.—The safe in the office of Petty & Frantz, wood and coal dealers, was smashed last night

and rifled of \$150 in cash and several checks. The work was that of amateurs, as was evidenced by the method they used. The safe was moved from the office into the coal yard, and an axe and crowbar were used to smash it. The safe is a total wreck.

Delighted

You can't afford to install anything but the best in Plumbing. You will be more than pleased with the Sanitary Plumbing of your place if it comes from

**McGraw-Yarbrough
Company
Plumbers' Supplies**

122 S. Eighth St., - Richmond, Va.
Out-of-town orders shipped promptly.



A SMALL VIRGINIA DAIRY HERD.